

AUSWIDE BANK LTD

BASEL III PILLAR 3 DISCLOSURES

30 September 2019

APRA standard APS330 "Capital Adequacy: Public Disclosure of Prudential Information" requires public disclosure of the capital structure, capital adequacy ratios and credit risk exposures for the Auswide Bank Ltd Group ("the Group").

In accordance with the APRA standard, the following tables 3, 4 and 5 disclose the information required under Pillar 3 of the Basel III Capital Accord that came into effect from 1 January 2013.

The Group commenced reporting to APRA on the basis of Basel II from 1 January 2008 using the standardised approach. The disclosures in this report have been prepared using 30 September 2019 data as required by the standard APS330.

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TABLE 3: CAPITAL ADEQUACY

Risk Weighted Assets (\$000's)	Sep 19	Jun 19
Subject to standardised approach		
Residential mortgage	1,067,791	1,050,047
Other retail	164,606	149,175
Corporate	-	-
Bank	88,454	92,457
Government	-	-
Other	33,167	19,857
Total on balance sheet assets and off balance sheet exposures	1,354,018	1,311,536
Securitisation exposures	16,651	15,828
Market risk exposures	-	-
Operational risk exposures	171,006	171,006
Total Risk Weighted Assets	1,541,675	1,498,370
Capital Ratios	%	%
Level 2 Total Capital ratio	13.12%	13.79%
Level 2 Tier 1 Capital ratio	11.15%	11.76%

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TABLE 4: CREDIT RISK

Exposure Type	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Sep 19	Jun 19	Sep 19	Jun 19
	Cash and cash equivalents	91,411	99,065	95,238
Due from other financial institutions	264,023	277,737	270,880	269,165
Loans and advances	2,859,285	2,820,551	2,839,918	2,792,447
Property, plant and equipment	14,280	14,291	14,286	14,268
Non market off balance sheet exposures	190,792	153,315	172,054	155,375
Other	18,886	5,566	12,226	7,274
Total exposures	3,438,677	3,370,525	3,404,602	3,321,996

Portfolios	Gross Credit Exposure (\$000's)		Average Gross Credit Exposure (\$000's)	
	Sep 19	Jun 19	Sep 19	Jun 19
	Residential mortgage	2,885,471	2,824,691	2,855,081
Other retail	164,606	149,175	156,891	144,689
Corporate	-	-	-	-
Bank	355,434	376,802	366,118	352,632
Government	-	-	-	-
Other	33,167	19,857	26,512	21,542
Total exposures	3,438,678	3,370,525	3,404,602	3,321,996

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TABLE 4: CREDIT RISK (CONTINUED)

30 September 2019	Impaired loans	Past due loans > 90 days	Specific Provision balance	Charges for specific provision	Write Offs
Portfolios subject to the Standardised approach	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
Residential mortgage	5,249	5,783	4,348	2,421	843
Other retail	458	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	5,707	5,783	4,348	2,421	843

30 June 2019	Impaired loans	Past due loans > 90 days	Specific Provision balance	Charges for specific provision	Write Offs
Portfolios subject to the Standardised approach	(\$000's)	(\$000's)	(\$000's)	(\$000's)	(\$000's)
Residential mortgage	4,147	7,940	4,653	2,850	1,555
Other retail	356	-	-	-	-
Corporate	-	-	-	-	-
Bank	-	-	-	-	-
Government	-	-	-	-	-
Other	-	-	-	-	-
Total exposures	4,503	7,940	4,653	2,850	1,555

	Sep 19 (\$000's)	Jun 19 (\$000's)
General reserve for credit losses	2,388	2,388

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TABLE 5: SECURITISATION EXPOSURES

Exposure Type	30 September 2019		30 June 2019	
	Current Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)	Current Period Securitisation Activity (\$000's)	Gain or Loss on Sale (\$000's)
Securities held in the banking book	-	-	-	-
Securities held in the trading book	-	-	-	-
Liquidity facilities	-	-	-	-
Funding facilities	-	-	-	-
Swaps	471	-	(13,498)	-
Other	(261)	-	(10)	-
Total	211	-	(13,508)	-

30 September 2019	Securities held in the banking book (\$000's)	Securities held in the trading book (\$000's)	Liquidity facilities (\$000's)	Funding facilities (\$000's)	Swaps (\$000's)	Other (\$000's)
Securitisation Exposure						
On-balance sheet securitisation exposure retained or purchased	32,386	-	-	-	153,847	2,324
Off-balance sheet securitisation exposure	-	-	-	-	30,711	1,528
Total	32,386	-	-	-	184,558	3,851

30 June 2019	Securities held in the banking book (\$000's)	Securities held in the trading book (\$000's)	Liquidity facilities (\$000's)	Funding facilities (\$000's)	Swaps (\$000's)	Other (\$000's)
Securitisation Exposure						
On-balance sheet securitisation exposure retained or purchased	32,386	-	-	-	134,364	2,468
Off-balance sheet securitisation exposure	-	-	-	-	36,225	1,635
Total	32,386	-	-	-	170,589	4,103